At this stage in your lawsuit (**Case No. 24CHLC44199**), you have **strong legal rights** to demand the foundational documents the plaintiff (American Express National Bank) is relying on to support their claims. Here's how to exercise those rights strategically:

---

1. Your Right to "Discovery" (CCP § 2016.010)

California law allows you to formally request **all evidence** the plaintiff has against you, including:

- **The original timeshare contract** (to verify terms and parties).
- **Account statements** (to dispute the alleged debt amount).
- **Proof of debt ownership** (to confirm American Express legally owns the debt).
- **Payment history** (to check for errors or offsets).

How to Request These Documents:

File a **Request for Production of Documents (Form RPD-010)** within **30 days** of serving your Answer.

📎 Download Form RPD-010

Sample Request Language:

"Produce the signed contract between Defendant and the original timeshare provider, all account statements, and the assignment agreement transferring the debt to Plaintiff."

---

2. Motion to Compel (If Plaintiff Refuses)

If the plaintiff ignores your requests, file a **Motion to Compel (Form DISC-015)** to force compliance.

📎 Download Form DISC-015

Deadline: File within **45 days** of the plaintiff's incomplete response.

---

3. Challenge the Plaintiff's Standing (CCP § 430.10)

If they can't produce the contract or assignment documents:

- File a **Demurrer (Form PLD-030)** arguing they lack legal standing to sue.
  📎 Download Form PLD-030

Key Argument:

"Plaintiff fails to attach the alleged contract or prove valid assignment, rendering the Complaint legally insufficient."

---

4. Pre-Trial Strategies

- **Subpoena the Original Creditor**: Use **Form SUBP-010** to demand records from the timeshare company.
- **Depose the Plaintiff's Representative**: Force them to testify under oath about the debt's validity.

Immediate Action Plan

1. **File Your Answer** (if not done) → Use Form PLD-C-010.
2. **Send Discovery Requests** (Form RPD-010) → Demand the contract, statements, and assignment.
3. **Prepare for the OSC Hearing (11/19/2025)** → Argue the plaintiff's lack of evidence.